

AMENDMENT TRANSMITTAL LETTER			Docket Number: CITI0049-CON			
Application Number 09/323,210	Filing Date June 01, 1999	Examiner Stamber, E.	Art Unit 2765			
Invention Title: INTEGRATED FULL SERVICE CONSUMER BANKING SYSTEM AND SYSTEM AND METHOD FOR OPENING AN ACCOUNT		Inventor(s) James ZEENAH, et al				

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JAN 20 2000
PATENT & TRADEMARK OFFICE

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UNIT 2700

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I. The filing fee has been calculated as shown below:

	CLAIMS REMAINING AFTER AMENDMENT		HIGHEST NUMBER PREVIOUSLY PAID FOR	PRESENT NUMBER EXTRA	RATE (\$)	FEE (\$)
TOTAL CLAIMS	50	minus	50	0	18.00	00.00
INDEPENDENT CLAIMS	3	minus	3	0	78.00	00.00
MULTIPLE DEPENDENT CLAIM ADDED					260.00	00.00
					TOTAL	00.00
If applicant is a small entity under 37 C.F.R. §§ 1.9 and 1.27, then divide total fee by 2, and enter amount here.					SMALL ENTITY TOTAL	n/a

II. The Commissioner is hereby authorized to charge any additional fees under 37 C.F.R. 1.16 and 1.17 which may be required during the entire pendency of this application, or to credit any overpayment, to Deposit Account No. 11-0855. A duplicate copy of this sheet is enclosed.

III. Applicants' undersigned attorney may be reached by telephone in our Washington, D.C. Office at:

(202) 508-5800

All correspondence should continue to be directed to our below-listed address.

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January 20, 2000

By: Stephen B. Parker
Reg. No. 36,631

For: George T. Marcou
 Registration No.: 33,014